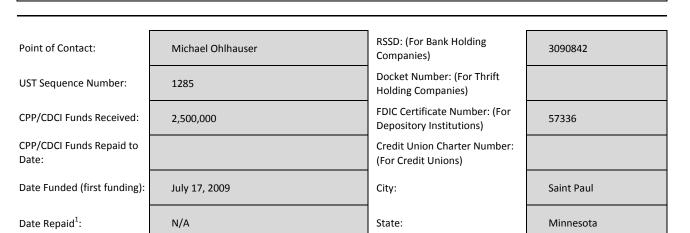


(Include Holding Company Where Applicable)





<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Χ	Increase lending or reduce lending less than otherwise would have occurred.
	This additional capital gave us the ability to increase to increase the amount of small business lending in our community.





(Include Holding Company Where Applicable) Plato Holdings Inc To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, X commercial mortgage loans, small business loans, etc.). Small business, commercial real estate, consumer and mortgage lending. Increase securities purchased (ABS, MBS, etc.). Make other investments.





### NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Plato Holdings Inc		
X Increase reserves for non-performing assets.		
Allowed us to make additional reserve allocations yet maintain our well capital status.		
Reduce borrowings.		
Increase charge-offs.		







(Ind	clude Holding Company Where Applicable)	1789		
Plato Holdings Inc				
	Purchase another financial institution or purchase assets from another financial institution.			
	Held as non-leveraged increase to total capital.			



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Plato Holdings Inc		
What actions were you able to avoid because of the conitel infusion of CDD/CDCI funds?		
What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?  We were able to increase of credit to our small business and consumer customers. This additional capital has given us the the ability the needs of our customers in our trade area. Because of this infusion of capital in 2009 we are still able to say that we have money to today. We are actively trying to encourage customers to borrow if needed.		



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

o Holdings Inc	
at actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?  ding and maintaining our "well capitalized" ratios.	
ding and maintaining our "well capitalized" ratios.	



NAME OF INSTITUTION

Plato Holdings Inc	

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.				
Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.  Increase our loan loss reserve for possible future charge offs or write downs				